

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7

Neil E. Pysher and Carol J. Pysher, :  
Debtors. : Bankruptcy No. 18-13255-MDC

**O R D E R**

**AND NOW**, Neil E. Pysher and Carol J. Pysher (collectively, the “Debtors”) have each caused to be filed with the court Certificates of Credit Counseling dated November 2, 2017.<sup>1</sup>

**AND**, 11 U.S.C. §109(h)(1) requires that an individual may not be a debtor in a bankruptcy case unless, within the 180-day period before the filing of the bankruptcy petition, the individual has received an individual or group briefing from an approved nonprofit budget and credit counseling agency as described in 11 U.S.C. §111(a) (the “Credit Counseling Requirement”).

**AND**, 11 U.S.C. §109(h)(3) provides that the Debtors may be exempted temporarily from the Credit Counseling Requirement for a 30-day period after the filing of the petition, if the Debtors submits a certification (a “Certification of Exigent Circumstances”) that:

- A. describes the exigent circumstances that merit a temporary waiver of the Credit Counseling Requirement,
- B. states that the Debtors requested credit counseling services from an approved agency but were unable to obtain the services during the 5-day period beginning on the date the request was made, and
- C. is satisfactory to the Court.

**AND**, the Debtors filed the instant Bankruptcy petition on May 15, 2018, more than 180 days after receipt of their credit counseling.

It is hereby **ORDERED** that:

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<sup>1</sup> Bankr. Docket Nos. 5 and 6.

1. A hearing shall be held on **July 18, 2018, at 10:30 a.m.**, in **Bankruptcy Courtroom No. 2, U.S. Bankruptcy Court, 900 Market Street, Philadelphia, PA** to determine if exigent circumstances merit a waiver of the 180-day requirement of the Credit Counseling Requirement.

2. If the Debtors fail to appear at the hearing scheduled above, this case may be dismissed without need for further notice or hearing.

Dated: June 26, 2018



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MAGDELENE D. COLEMAN  
UNITED STATES BANKRUPTCY JUDGE

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